

Information to identify the case:

Debtor 1	Ricardo Loza Jr	Social Security number or ITIN	xxx-xx-9295
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Northern District of Texas			
Case number:	23-40845-mxm7		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Ricardo Loza Jr

7/7/23

By the court: Mark X. Mullin
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Ricardo Loza, Jr
Debtor

Case No. 23-40845-mxm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0539-4
Date Rcvd: Jul 10, 2023

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2023:

Recip ID	Recipient Name and Address
db	+ Ricardo Loza, Jr, 606 Chaffee Dr., Arlington, TX 76006, US 76006-2010
cr	+ Beacon Sales Acquisition, Inc., Matthews Shields Knott, c/o Robert L. Eden, 8131 LBJ Freeway, Suite 700, Dallas, TX 75251-1352
20088802	+ Brackett & Ellis, 100 Main St., Fort Worth, TX 76102-3008
20088809	+ Comenity Bank (Floor and Decor), PO Box 650964, Dallas, TX 75265-0964
20088811	Ford Motor Credit, 542000, PO Box, Omaha, NE 68154
20088816	+ Jody Purvis Loza, 835 East Lamar Boulevard, 125, Arlington, TX 76011-3504
20088818	+ LGBS, 100 Throckmorton St # 300, Fort Worth, TX 76102-2833
20088835	+ Wendy Burgess-Tax Assessor, 100 E. Weatherford Street, Fort Worth, TX 76196-0206

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Jul 11 2023 01:44:00	National Auto Finance Company, c/o AIS Portfolio S, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: dallas.bankruptcy@LGBS.com	Jul 10 2023 22:00:00	Tarrant County, Linebarger Goggan Blair & Sampson, LLP, c/o Sherrel K. Knighton, 2777 N. Stemmons Frwy, Suite 1000, Dallas, TX 75207-2328
20088799	+ Email/PDF: bncnotices@becket-lee.com	Jul 10 2023 22:10:08	America Express, PO Box 6031, Carol Stream, IL 60197-6031
20143590	Email/PDF: bncnotices@becket-lee.com	Jul 10 2023 22:09:47	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
20088800	^ MEBN	Jul 10 2023 21:54:41	Attorney General, Main Justice Bldg, Room 5111, 10th & Constitution Ave., N.W., Washington, DC 20530-0001
20088801	+ EDI: TSYS2	Jul 11 2023 01:44:00	Barclays, PO Box 60517, City of Industry, CA 91716-0517
20088804	+ EDI: CAPITALONE.COM	Jul 11 2023 01:44:00	Capital One, 1680 Capital One Dr, Mclean, VA 22102-3407
20088805	+ EDI: CAPITALONE.COM	Jul 11 2023 01:44:00	Capital One, PO BOX 60519, City Of Industry, CA 91716-0519
20088803	+ EDI: CAPITALONE.COM	Jul 11 2023 01:44:00	Capital One, PO Box 105474, Atlanta, GA 30348-5474
20088807	+ EDI: CITICORP.COM	Jul 11 2023 01:44:00	Citibank (Best Buy), PO Box 790441, St Louis, MO 63179-0441
20088808	+ EDI: CITICORP.COM		

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		Jul 11 2023 01:44:00	Citibank (Home Depot), PO Box 9001010, Louisville, TX 40290-1010
20088810	+ Email/Text: Mercury@ebn.phinsolutions.com	Jul 10 2023 21:59:00	First Bank and Trust (Mercury Card), PO Box 84064, Columbus, GA 31908-4064
20088812	+ Email/Text: bankruptcyalerts@forwardfinancing.com	Jul 10 2023 21:59:00	Forward Finance, 20, 53 State St, Boston, MA 02109-3204
20088813	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jul 10 2023 22:00:00	Goldman Sachs, PO Box 7247, Philadelphia, PA 19170-0001
20088814	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jul 10 2023 22:00:00	Goldman Sachs (Marcus), PO Box 45400, Salt Lake City, UT 84145-0400
20088815	+ EDI: IRS.COM	Jul 11 2023 01:44:00	IRS, Special Procedures-Insolvency, PO Box 7346, Philadelphia, PA 19101-7346
20088819	+ Email/Text: dallas.bankruptcy@LGBS.com	Jul 10 2023 22:00:00	LGBS-Dallas, 2777 N Stemmons Fwy Suite 1000, Dallas, TX 75207-2328
20088821	+ Email/Text: Mercury@ebn.phinsolutions.com	Jul 10 2023 21:59:00	Mercury Card, PO Box 70168, Philadelphia, PA 19176-0168
20091749	+ EDI: AISACG.COM	Jul 11 2023 01:44:00	National Auto Finance Company, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
20088820	Email/Text: Bankruptcy@swiftcapital.com	Jul 10 2023 22:00:00	LoanBuilder/PayPal, 3505 Silverside Road, Wilmington, DE 19810
20088822	+ EDI: RMSC.COM	Jul 11 2023 01:44:00	PayPal, PO Box 960006, Orlando, FL 32896-0006
20088823	+ Email/PDF: ebnotices@pnmac.com	Jul 10 2023 22:09:42	Penny Mac, Suite 200, 3043 Townsgate Rd, Westlake Village, CA 91361-3027
20088824	+ Email/Text: emccain@pbfc.com	Jul 10 2023 22:00:00	Perdue Brandon Fielder Collins and Mott LLP, 500 E. Border #640, Arlington, TX 76010-7457
20088825	+ Email/PDF: SoFiBKNotifications@resurgent.com	Jul 10 2023 21:59:30	Sofi Bank, 300, 2750 E Cottonwood Parkway, Cottonwood Heights, UT 84121-7285
20088827	+ EDI: RMSC.COM	Jul 11 2023 01:44:00	Synchrony Bank (Ashleys), PO Box 960061, Orlando, FL 32896-0061
20088828	+ EDI: RMSC.COM	Jul 11 2023 01:44:00	Synchrony Bank (Discount Tire), PO Box 960061, Orlando, FL 32896-0061
20088826	Email/Text: pacer@cpa.state.tx.us	Jul 10 2023 22:01:00	State Comptroller, Revenue Accounting Division, PO Box 13528, Austin, TX 78711
20088829	+ Email/Text: TAX-CTS-Southwestern.BankruptcyMail@usdoj.gov	Jul 10 2023 22:00:00	Tax Division-US Department of Justice, 717 N. Harwood, Ste. 400, Dallas, TX 75201-6598
20088830	+ Email/Text: bankruptcyclerk@tabc.texas.gov	Jul 10 2023 22:01:00	Texas Alcoholic Bev. Comm., Licenses and Permits Division, PO Box 13127, Austin, TX 78711-3127
20088831	+ Email/Text: bcd@oag.texas.gov	Jul 10 2023 22:00:00	Texas Attorney General, BK-Collections Division, PO Box 12548, Austin, TX 78711-2548
20088832	+ Email/Text: collections.pacer@twc.texas.gov	Jul 10 2023 22:01:00	Texas Workforce Comm., TEC Building-Bankruptcy, 101 E. 15th Street, Austin, TX 78778-0001
20088833	Email/Text: brooke.lewis@usdoj.gov	Jul 10 2023 22:01:00	U.S. Attorney-North, 3rd. Floor, 1100 Commerce St., Dallas, TX 75242
20088834	+ Email/Text: ustpreion06.da.ecf@usdoj.gov	Jul 10 2023 22:00:00	U.S. Trustee, 1100 Commerce St., Rm 976, Dallas, TX 75242-0996

TOTAL: 33

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
20088798		Beacon Sales Acquisition Inc., Robert Eden
cr	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
20088806	*+	Capital One, PO Box 60519, City of INdustry, CA 91716-0519
20088817	##+	Kalmata Capital Group, 1210, 80 Broad Street, New York, NY 10004-2800

TOTAL: 1 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 12, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 7, 2023 at the address(es) listed below:

Name	Email Address
Jennifer Laufgas	on behalf of Creditor PennyMac Loan Services LLC ecftxb@aldridgepite.com, jlaufgas@ecf.courtdrive.com;Jlaufgas@aldridgepite.com
John Dee Spicer	trusteedocs@chfirm.com jds@trustesolutions.net
Robert Lee Eden	on behalf of Creditor Beacon Sales Acquisition Inc. reden@mssattorneys.com
Sherrel K. Knighton	on behalf of Creditor Tarrant County Sherrel.Knighton@lgbs.com Dora.Casiano-Perez@lgbs.com;Sean.French@lgbs.com;Michael.Alvis@lgbs.com;Alexis.Hall@lgbs.com;Dallas.Bankruptcy@lgbs.com
Stephen Wilcox	on behalf of Creditor Ford Motor Credit Company LLC kraudry@wilcoxlaw.net swilcoxndtx@wilcoxlaw.net;krw77@sbcglobal.net;kraudry@ecf.inforuptcy.com
United States Trustee	ustpreion06.da.ecf@usdoj.gov
Warren V. Norred	on behalf of Debtor Ricardo Loza Jr warren@norredlaw.com, anorred@norredlaw.com;angela@norredlaw.com;clayton@norredlaw.com;norredbk@gmail.com;norredlawpllc@jubileebk.net

TOTAL: 7